

SPECIAL NOTICE

THE FOLLOWING NOTICE IS GIVEN TO YOU IN THE EVENT THAT THE FEDERAL FAIR DEBT COLLECTIONS ACT APPLIES TO THIS COMMUNICATION.

The following statement provides you with notice of certain rights which you may have by law. Nothing in this statement modifies or changes the hearing date or response time specified in the attached documents or your need to take legal action to protect your rights in this matter. No provision of the following statement modifies or removes your need to comply with local rules concerning the attached documents.

CONSUMER DISCLOSURE

This communication is made in an attempt to collect on a debt or judgment and any information obtained will be used for that purpose. Please be advised that if you notify Sheldon May & Associates, P.C. within 30 days that all or a part of your obligation or judgment is disputed, then Sheldon May & Associates, P.C. will mail you a written verification of the obligations or judgment and the amounts owed to DLJ Mortgage Capital, Inc. In addition and upon your request within 30 days, you will be provided with the name and address of the original creditor, if different from the current creditor.